

Information to identify the case:

Debtor 1	<u>Ronald Thomas Maggi</u>	Social Security number or ITIN	xxx-xx-2206
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-22068-ABA		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Ronald Thomas Maggi

11/8/23

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Ronald Thomas Maggi
Debtor

Case No. 18-22068-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 3

Date Rcvd: Nov 08, 2023

Form ID: 3180W

Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 10, 2023:

Recip ID	Recipient Name and Address
db	Ronald Thomas Maggi, 5288 Laurel Avenue, Pennsauken, NJ 08109-1226
cr	+ Citigroup Mortgage Loan Trust 2022-A, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
519754186	+ Citigroup Mortgage Loan Trust 2022-A, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
519754187	+ Citigroup Mortgage Loan Trust 2022-A, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250, Citigroup Mortgage Loan Trust 2022-A Serviced by Select Portfolio Servicing,
520061986	+ Citigroup Mortgage Loan Trust 2022-A, Robertson, Anschutz, Schneid, Crane, 13010 Morris Road, Suite 450, Alpharetta, GA 30004-2001
517591716	Credit One, PO Box 625, Metairie, LA 70004-0625
517591717	Ditech Financial LLC, PO Box 6154, Rapid City, SD 57709-6154
517787828	+ Ditech Financial LLC, KML Law Group, P.C., 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
517765088	+ Ditech Financial LLC, 400 Fellowship Road, Suite 100, Mt Laurel, NJ 08054-3437
518243403	+ LOAN CARE SERVICING CENTER, INC., KML Law Group, P.C., 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
517591723	+ Summit Surgical, 200 Bowman Drive Ste D106, Voorhees, NJ 08043-9633

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 08 2023 20:49:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 08 2023 20:49:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	Nov 08 2023 20:48:00	LoanCare, LLC, RAS Citron LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
517603750	+ Email/Text: RASEBN@raslg.com	Nov 08 2023 20:48:00	DITECH FINANCIAL LLC, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
517591718	^ MEBN	Nov 08 2023 20:43:38	Financial Recoveries, 200 East Park Dr Ste 100, PO Box 1388, Mount Laurel, NJ 08054-7388
517591719	+ Email/Text: hannlegal@hannfinancial.com	Nov 08 2023 20:49:00	Hann Financial, One Centre Drive, Jamesburg, NJ 08831-1564
517591715	EDI: JPMORGANCHASE	Nov 09 2023 01:39:00	Chase Bank, PO Box 15145, Wilmington, DE 19850-5145
518336102	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Nov 08 2023 20:49:00	LoanCare, LLC, P.O. Box 8068, Virginia Beach VA 23450-8068
518336103	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Nov 08 2023 20:49:00	LoanCare, LLC, P.O. Box 8068, Virginia Beach VA 23450, LoanCare, LLC, P.O. Box 8068, Virginia Beach VA 23450-8068
517591720	+ EDI: AGFINANCE.COM	Nov 09 2023 01:39:00	OneMain, 605 Munn Road, Fort Mill, SC 29715-8421
517591721	+ Email/Text: bankruptcy@pseg.com		

Certificate of Notice Page 4 of 5

District/off: 0312-1

User: admin

Page 2 of 3

Date Rcvd: Nov 08, 2023

Form ID: 3180W

Total Noticed: 31

		Nov 08 2023 20:48:00	PSEG, Attn Bankruptcy Department, PO Box 490, Cranford, NJ 07016-0490
517591722	Email/Text: bkelectronicnoticecourtmail@computershare.com	Nov 08 2023 20:49:00	Specialized Loan Servicing, PO Box 266005, Littleton, CO 80163
517713496	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Nov 08 2023 20:49:00	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
518981516	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Nov 08 2023 20:49:00	Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
517713497	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Nov 08 2023 20:49:00	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
518981517	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Nov 08 2023 20:49:00	Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111, Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
517591724	EDI: RMSC.COM	Nov 09 2023 01:39:00	Synchrony Bank, PO Box 965060, Orlando, FL 32896-5060
517593436	+ EDI: RMSC.COM	Nov 09 2023 01:39:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517677111	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Nov 08 2023 20:49:00	U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
517714753	Email/PDF: bncnotices@becket-lee.com	Nov 08 2023 20:51:23	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262
TOTAL: 20			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Citigroup Mortgage Loan Trust 2022-A, Robertson, Anschutz, Schneid, Crane, 13010 Morris Road, Suite 450, Alpharetta, GA 30004-2001
cr	*+	DITECH FINANCIAL LLC, RAS CITRON, LLC, 130 CLINTON ROAD, SUITE 202, Fairfield, NJ 07004-2927
517717422	*	DITECH FINANCIAL LLC, P.O. BOX 6154, RAPID CITY, SD 57709-6154
517780865	*+	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
518948362	*+	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
517780866	*+	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
518948363	*+	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386

TOTAL: 0 Undeliverable, 7 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0312-1

User: admin

Page 3 of 3

Date Rcvd: Nov 08, 2023

Form ID: 3180W

Total Noticed: 31

Date: Nov 10, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 8, 2023 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com
Denise E. Carlon	on behalf of Creditor LOAN CARE SERVICING CENTER INC.. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Francis Landgrebe	on behalf of Debtor Ronald Thomas Maggi flandgrebe@verizon.net r61604@notify.bestcase.com
Harold N. Kaplan	on behalf of Creditor LoanCare LLC hkaplan@rasnj.com, kimwilson@raslg.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Kevin Gordon McDonald	on behalf of Creditor LOAN CARE SERVICING CENTER INC.. kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Kevin Gordon McDonald	on behalf of Creditor Ditech Financial LLC kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Kevin Gordon McDonald	on behalf of Creditor DITECH FINANCIAL LLC kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Kimberly A. Wilson	on behalf of Creditor Citigroup Mortgage Loan Trust 2022-A kimwilson@raslg.com
Laura M. Egerman	on behalf of Creditor DITECH FINANCIAL LLC laura.egerman@mccalla.com mccallaecf@ecf.courtdrive.com
Sindi Mncina	on behalf of Creditor DITECH FINANCIAL LLC smncina@raslg.com
Sindi Mncina	on behalf of Creditor LOAN CARE SERVICING CENTER INC.. smncina@raslg.com
Sindi Mncina	on behalf of Creditor Citigroup Mortgage Loan Trust 2022-A smncina@raslg.com
Sindi Mncina	on behalf of Creditor Ditech Financial LLC smncina@raslg.com
Sindi Mncina	on behalf of Creditor LoanCare LLC smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 16